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ATTORNEY FOR CREDITOR: REGIONAL ACCEPTANCE CORPORATION

**IN THE BANKRUPTCY COURT FOR THE
DISTRICT OF NEW JERSEY (CAMDEN)
HONORABLE JERROLD N. POSLUSNY JR.**

In re:	:	Case No. 18-34018-JNP
	:	
ANTHONY R BROOKS, JR.	:	
SHERIE N BROOKS	:	
Debtors,	:	
	:	Chapter 13
	:	
	:	Hearing Date: April 23, 2019
	:	

CERTIFICATION IN SUPPORT OF MOTION OF REGIONAL ACCEPTANCE
CORPORATION FOR RELIEF FROM THE AUTOMATIC STAY

Christina Wilson

certifies as follows:

1. I am employed by Regional Acceptance Corporation, ("RAC") and am familiar with the facts of this case.
2. On February 2, 2017, Debtors executed a Retail Installment Sale Contract for the purchase of a 2014 Chrysler 300 Sedan 4D AWD 3.6L V6, VIN# 2C3CCARG6EH143245 (the "Vehicle"). Regional Acceptance Corporation has a security interest in the Vehicle, copies of the Contract and Title are attached hereto as Exhibits A and B, respectively.
3. The payoff under the contract as of March 27, 2019 will be \$27,923.84 which includes interest at 19.95%.

4. The Contract requires 72 monthly payments in the amount of \$643.53, with the payments due on the 19th of each month.

5. The existing post-petition delinquency under the Contract is \$2,586.99.

6. The N.A.D.A. value for the Vehicle is \$14,725.00. A true and correct copy of a printout showing that value is attached hereto as Exhibit C. Therefore, there is no equity in the Vehicle.

7. I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 3/27/2019

Christina Wilson

Bankruptcy Representative